

Information to identify the case:

Debtor 1	Fred C Davis	Social Security number or ITIN xxx-xx-5398
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Karen D Davis	Social Security number or ITIN xxx-xx-2100
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-34265-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred C Davis

Karen D Davis

12/16/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fred C Davis
Karen D Davis
Debtor(s)

Case No. 18-34265-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 16, 2020

User: admin
Form ID: 3180W

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	# Fred C Davis, Karen D Davis, 1129 Bayview Ave, Bayville, NJ 08721-3135
517915177	# First Credit Services, 377 Hoes Ln Ste 200, Piscataway, NJ 08854-4155
517915178	Frenkel Lambert Weiss Weisman & Gordon, 80 Main St Ste 460, West Orange, NJ 07052-5414
517915179	Higher Education Student Assistance Auth, HESAA Servicing/Attn: Bankruptcy, PO Box 548, Trenton, NJ 08625-0548
517992792	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 16 2020 22:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 16 2020 22:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517915171	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 16 2020 22:09:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1873
518037309	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 16 2020 22:09:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
517915172	EDI: CAPITALONE.COM	Dec 17 2020 02:13:00	Cap1/bstby, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517915173	EDI: CITICORP.COM	Dec 17 2020 02:13:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518036668	+ EDI: CITICORP.COM	Dec 17 2020 02:13:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517915174	Email/Text: electronicbkydocs@nelnet.net	Dec 16 2020 22:08:00	Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
517923040	EDI: DISCOVER.COM	Dec 17 2020 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517915175	EDI: DISCOVER.COM	Dec 17 2020 02:13:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517915176	EDI: DISCOVERS.L.COM	Dec 17 2020 02:13:00	Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948
517924217	+ EDI: DISCOVERS.L.COM	Dec 17 2020 02:13:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
517917304	+ EDI: RMSC.COM		

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517915180	EDI: RMSC.COM	Dec 17 2020 02:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517960345	+ Email/Text: electronicbkydocs@nelnet.net	Dec 17 2020 02:13:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518029034	EDI: WFFC.COM	Dec 16 2020 22:08:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
517915181	EDI: WFFC.COM	Dec 17 2020 02:13:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
		Dec 17 2020 02:13:00	Wells Fargo Hm Mortgag, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marc C Capone	on behalf of Joint Debtor Karen D Davis ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Fred C Davis ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7